

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

In re: MICHAEL T. HOMES and
ELYSE J. AASEN,
Debtors.

Case No.: 2012-33066-PP-13
Chapter 13

NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

Michael T. Homes and Elyse J. Aasen have filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

Your Rights May be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk of Bankruptcy Court
517 E. Wisconsin Avenue
Room 126
Milwaukee, WI 53202-4581

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue
Suite 600
Milwaukee, Wisconsin 53233
(414) 277-7742
(414) 277-1303

You must also mail a copy to:

Attorney Paula R. Brunner
MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue
Suite 600
Milwaukee, Wisconsin 53233

If you or your attorney do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

REQUEST TO MODIFY CHAPTER 13 PLAN

1. The Proponent of this modification is

 X the Debtor;

 the Chapter 13 Trustee (post-confirmation only);

 the holder of an unsecured claim (Name: _____)
(post-confirmation modification only).

2. This is a request to modify a Chapter 13 Plan:

A. X post-confirmation;

B. pre-confirmation;

i. Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially adversely affect creditors (Local Bankruptcy Rule 3015(b));

ii. Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors affected are:

All creditors of record

3. The Proponent wishes to modify the Chapter 13 Plan to do the following:

**Provide for payment of Wells Fargo claim and
adjust plan for feasibility.**

4. The reason(s) for the modification is/are:

5. A. X The Chapter 13 Plan confirmed or last modified on October 23, 2012 is modified as follows:

B. The unconfirmed Chapter 13 Plan, dated, , is modified as follows:

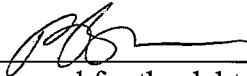
1. **Debtors will pay secured claim #24-1 as filed by Wells Fargo Bank, N.A.**
2. **Debtors will pay their student loans outside of the plan. All other general unsecured creditors will continue to receive a pro rata share of 100%.**
3. **Debtors will decrease their monthly chapter 13 plan payment to \$1,125.00.**

All remaining terms and provisions of the plan are unaffected unless specifically addressed herein. In the event of a conflict between the original plan and the modification set forth above, the later shall supersede and control.

6. **BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED MODIFICATIONS.**

CERTIFICATION

1. I, Paula R. Brunner, attorney for debtor(s) Michael T. Homs and Elyse J. Aasen, certify that I have reviewed the modification proposed above with the debtor(s), and that the debtor(s) has/have authorized me to file it with the court.


Counsel for the debtor(s)

12-17-14
Date

WHEREFORE, the Proponent requests that the court approve the modification to the Chapter 13 Plan as stated herein.

Dated: December 17, 2014

Attorneys for

Miller & Miller, LLC.

at City, State.

By:

Paula R. Brunner

Milwaukee, Wisconsin

Bar No.

1052159

Case No.: 2012-33066-PP-13
Chapter 13
CERTIFICATE OF MAILING

Stacey Martinez
MILLER & MILLER LAW, LLC
 735 W. Wisconsin Avenue, Suite 600
 Milwaukee, WI 53233
 (414) 277-7742

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Case 12-33066-svk

Eastern District of Wisconsin
Milwaukee

Tue Dec 16 15:59:15 CST 2014

Cheswold (Ophrys), LLC

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Seattle, WA 98121-3132

LVNV Funding LLC

c/o Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

ACS

P.O. Box 7051

Utica, NY 13504-7051

Aes/nct

1200 N 7th St

Harrisburg, PA 17102-1419

CB Accts Inc

124 Sw Adams St. Suite 215

Peoria, IL 61602-2321

Capl/mnrds

Po Box 5253

Carol Stream, IL 60197-5253

Capital One, N.A.

Capital One Bank (USA) N.A.

Po Box 30285

Salt Lake City, UT 84130-0285

Cheswold (Ophrys), LLC

c/o Weinstein & Riley, P.S.

2001 Western Ave., Ste. 400

Seattle, WA 98121-3132

FIA CARD SERVICES, N.A.

4161 Piedmont Parkway

NC4 105 03 14

Greensboro, NC 27410

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AES/PHEAA

PO BOX 8147

HARRISBURG, PA 17105-8147

ECMC

P. O. Box 75906

St. Paul, MN 55175-0906

Wells Fargo Bank, N.A.,

c/o Gray & Associates, L.L.P.

16345 West Glendale Drive

New Berlin, WI 53151-2841

AZUREA I, LLC

C O WEINSTEIN AND RILEY, PS

2001 WESTERN AVENUE, STE 400

SEATTLE, WA 98121-3132

All Saints Health Care

P.O. Box 68-9866

Milwaukee, WI 53268-9866

CHESWOLD (OPHRYS), LLC

C O WEINSTEIN AND RILEY, PS

2001 WESTERN AVENUE, STE 400

SEATTLE, WA 98121-3132

Capital One NA

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

Capital One/Best Buy

Bankruptcy Notices

6125 Lakeview Road Ste 800

Charlotte, NC 28269-2605

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PO BOX 7999

SAINT CLOUD MN 56302-7999

eCAST Settlement Corporation

POB 29262

New York, NY 10087-9262

Acs/access Grp

C/o Acs

Utica, NY 13501

(p)BANK OF AMERICA

PO BOX 982238

EL PASO TX 79998-2238

CHESWOLD (OPHRYS), LLC

C/O WEINSTEIN, PINSON & RILEY, P.S.

2001 WESTERN AVENUE, STE 400

SEATTLE, WA 98121-3132

Capital One, N.A.

c/o Bass & Associates, P.C.

3936 E. Ft. Lowell Road, Suite #200

Tucson, AZ 85712-1083

Chase

P.o. Box 15298

Wilmington, DE 19850-5298

EduCap Inc.

45610 Woodland Road, Suite 370

Sterling, VA 20166-4220

GE Capital Retail Bank

Attn: Bankruptcy Department

PO Box 960061

Orlando FL 32896-0661

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Orlando, FL 32896-0001

(p)GUARDIAN CREDIT UNION
11220 W OKLAHOMA AVE
WEST ALLIS WI 53227-3937

Lane Bryant Retail
Po Box 182789
Columbus, OH 43218-2789

Office of the U. S. Trustee
517 East Wisconsin Ave.
Room 430
Milwaukee, WI 53202-4510

TARGET NATIONAL BANK
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Toyota Motor Credit Corporation (TMCC)
PO BOX 8026
Cedar Rapids, Iowa 52408-8026

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403-5609

Wells Fargo Bank, N.A.
c/o Wells Fargo Home Mortgage
Attention: Bankruptcy Department
MAC# D3347-014
3476 Stateview Blvd.
Fort Mill, SC 29715-7203

Wheaton Franciscan Healthcare
P.O. Box 5995
Peoria, IL 61601-5995

Elyse J. Aasen
3734 95th Place
Sturtevant, WI 53177-3812

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JP Morgan Chase
c/o Xerox
P. O. Box 22724
Long Beach, CA 90801-5724

Loan To Learn
21680 Ridgetop Cir
Sterling, VA 20166-6590

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Tnb-Visa (TV) / Target
C/O Financial & Retail Services
Mailstop BV P.O.Box 9475
Minneapolis, MN 55440-9475

U.H.S Physician Clinic
PO Box 130
Kenosha, WI 53141-0130

WI Energies
Attention: Jill Costello
Po Box 2046 Room A130
Milwaukee, WI 53201-2046

(p)WELLS FARGO BANK NA
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING
ATTN BANKRUPTCY DEPT MAC X7801-014
3476 STATEVIEW BLVD
FORT MILL SC 29715-7203

Xerox
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Utica, NY 13501-2401

James L. Miller
Miller & Miller Law, LLC
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Suite 600
Milwaukee, WI 53233-2413

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West Milwaukee, WI 53214

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Po Box 3115
Milwaukee, WI 53201-3115

Minnesota Office of Higher Education
c/o Firstmark Services
PO Box 82522
Lincoln, NE 68501-2522

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Toyota Financial Servi
Toyota Financial Services
Po Box 8026
Cedar Rapids, IA 52408-8026

United Hospital System
6308 8th Avenue
Kenosha, WI 53143-5082

We Energies
Attn Bankruptcy Dept RM A130
333 W Everett St
Milwaukee WI 53290-0002

Winnb/Lane Bryant
Po Box 182789
Columbus, OH 43218-2789

eCAST Settlement Corporation
c/o Bass & Associates, P.C.
3936 E Ft. Lowell, Suite 200
Tucson, AZ 85712-1083

Mary B. Grossman
Chapter 13 Trustee
P.O. Box 510920
Milwaukee, WI 53203-0161

Michael T. Homs
3734 95th Place
Sturtevant, WI 53177-3812

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
ST CLOUD, MN 56302-9617

Bank Of America
Attention: Recovery Department
4161 Piedmont Pkwy.
Greensboro, NC 27410

(d)Bank Of America
Po Box 982238
El Paso, TX 79998

Citibank , NA
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

(d)Citibank Usa
Citicorp Credit Services/Attn: Centraliz
Po Box 20363
Kansas City, MO 64195

Guardian Credit Union
Attn Collections
11220 W Oklahoma Ave
West Allis, WI 53227

(d)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
ST CLOUD MN 56302

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

Wells Fargo Hm Mortgag
8480 Stagecoach Cir
Frederick, MD 21701

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St. Paul, MN 55175-0906

(d)Firstmark
Pob 25410
Woodbury, MN 55125-0410

(d)LVNV Funding LLC
c/o Resurgent Capital Services
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Greenville, SC 29603-0587

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POB 29262
New York NY 10087-9262

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